

EXHIBIT 2

Answer ID 331
Select a Category: Benefits Retirement
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What month do retirement benefits begin?

Question

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Answer

A person who meets all requirements for entitlement can receive reduced benefits beginning with the first full month that he/she is age 62. Thus, benefits are not paid for the month a person reaches age 62 unless his or her birthday is on the first or second day of the month. (Under a common law rule, a person reaches a given age on the day before his or her birthday.)

Social Security benefits are paid in the month following the month for which they are due. For example, if your 62nd birthday is July 15, your first month of entitlement is August, and you would receive your first check in September.

You can [file for retirement benefits online](#).